

Title: SYSTEMS AND METHODS FOR FACILITATING  
RESPONSES TO CREDIT REQUESTS

#### ABSTRACT OF THE DISCLOSURE

Systems and methods are disclosed to facilitate responses to credit requests. According to one embodiment, information associated with a credit request is received from a customer. For example, information may be received from a customer via a customer service representative located at a telephone call center. Income information associated with the customer is then estimated. For example, a credit rating service may estimate the customer's income based on an existing mortgage loan. The estimated income is then used to provide the customer with a response to his or her request in substantially real time. For example, the customer service representative may provide the response to the customer via the telephone call.